

Information to identify the case:			
Debtor 1	Shawn W Deffner		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	19-22776-GLT		
	Social Security number or ITIN	xxx-xx-9420	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 7/12/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shawn W Deffner	
2. All other names used in the last 8 years		
3. Address	2316 Columbia Ave. Pittsburgh, PA 15218	
4. Debtor's attorney Name and address	Albert G. Reese Jr. Law Office of Albert G. Reese, Jr. 640 Rodi Road, 2nd Floor, Suite 2 Pittsburgh, PA 15235	Contact phone 412-241-1697 Email: areese8897@aol.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/26/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 23, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 11/22/19 Filing deadline: 9/20/19 Filing deadline: 1/8/20 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 9/23/19 at 11:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Shawn W Deffner
 Debtor

Case No. 19-22776-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 309I

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Aug 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2019.

db +Shawn W Deffner, 2316 Columbia Ave., Pittsburgh, PA 15218-1912
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15086073 +Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 15086075 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 15110622 +Borough of Swissvale, c/o Litigation Dept., 546 Wendel Road, Irwin, PA 15642-7539
 15086078 +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 15086079 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 15110628 +Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4505
 15086081 +Finance of America Mortgage, 300 Welsh Road, Building 5, Horsham, PA 19044-2250
 15110632 +James & Barbara Wally, Magisterial Judge James A. Motznik, 736 Brookline Blvd.,
 Pittsburgh, PA 15226-2178
 15086083 Key Bank, Attn: Bankruptcy Dept., Oh-01-51-06224910 Tiedeman Rd., Brooklyn, OH 44144
 15110634 +Lending Club, 595 Market Street #200, San Francisco, CA 94105-2807
 15086085 +Mariner Finance, Attn: Bankruptcy Department, 8211 Town Center Dr.,
 Baltimore, MD 21236-5904
 15110638 +Metro Family Practice, 1789 S Braddock Ave., Ste. 410, Pittsburgh, PA 15218-1881
 15086087 +Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
 15086088 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
 15088436 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 15099505 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 15110642 Quest Diagnostics venture LLC, PO BOX 740717, Cincinnati, OH 45274-0717
 15086090 +RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409,
 Charlotte, NC 28219-9409
 15086091 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
 15086092 +Statebridge Company LI, 5680 Greenwood Plaza Blvd, Greenwood Village, CO 80111-2414
 15110646 +Sto Rox Neighborhood Health Council, Hilltop Community Helathcare Center, 710 Thompson Ave.,
 Mc Kees Rocks, PA 15136-3808
 15086093 +Tribute Card, Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555
 15086094 +Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: areese8897@aol.com Aug 27 2019 03:01:47 Albert G. Reese, Jr.,
 Law Office of Albert G. Reese, Jr., 640 Rodi Road, 2nd Floor, Suite 2,
 Pittsburgh, PA 15235
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2019 03:02:34 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 27 2019 03:02:38
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Aug 27 2019 03:03:13 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15110619 +EDI: ARSN.COM Aug 27 2019 06:43:00 ARS National Services, Inc., PO Box 469046,
 Escondido, CA 92046-9046
 15110617 +EDI: AMEREXPR.COM Aug 27 2019 06:43:00 American Express, P.O. Box 650448,
 Dallas, TX 75265-0448
 15103356 EDI: BECKLEE.COM Aug 27 2019 06:43:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 15086074 +EDI: AMEREXPR.COM Aug 27 2019 06:43:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 15086076 +EDI: TSYS2.COM Aug 27 2019 06:43:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 15086077 +EDI: CAPITALONE.COM Aug 27 2019 06:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15103089 EDI: CAPITALONE.COM Aug 27 2019 06:43:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
 15110626 +EDI: CCS.COM Aug 27 2019 06:43:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 15086080 +EDI: RCSFNBMARIN.COM Aug 27 2019 06:43:00 Credit One Bank, Attn: Bankruptcy Department,
 Po Box 98873, Las Vegas, NV 89193-8873
 15086082 +EDI: AMINFOFP.COM Aug 27 2019 06:43:00 First PREMIER Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 15110629 EDI: IRS.COM Aug 27 2019 06:43:00 Department of the Treasury, Internal Revenue Service,
 310 Lowell St, Stop 360, Andover, MA 01810-9041
 15092987 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Aug 27 2019 03:02:52 KeyBank, N.A.,
 4910 Tiedeman Rd., Brooklyn, OH 44144-2338
 15089209 EDI: RESURGENT.COM Aug 27 2019 06:43:00 LVNV Funding, LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: lfin
Form ID: 309I

Page 2 of 2
Total Noticed: 47

Date Rcvd: Aug 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15086084 +E-mail/Text: bk@lendingclub.com Aug 27 2019 03:03:01 LendingClub, Attn: Bankruptcy,
71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
15086086 +EDI: MERRICKBANK.COM Aug 27 2019 06:43:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
Po Box 9201, Old Bethpage, NY 11804-9001
15110649 +EDI: VERIZONCOMB.COM Aug 27 2019 06:43:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
15086089 ROUNDPOINT MORTGAGE SERVICING CORPORATION
15110641 Plains Commerce Bank
15110616* +Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15110618* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15110620* +Bank Of America, 4909 Savarese Circle, Fll-908-01-50, Tampa, FL 33634-2413
15110621* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15110623* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15110624* +Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15110625* +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
15110627* +Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15110630* +Finance of America Mortgage, 300 Welsh Road, Building 5, Horsham, PA 19044-2250
15110631* +First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15110633* Key Bank, Attn: Bankruptcy Dept., Oh-01-51-06224910 Tiedeman Rd., Brooklyn, OH 44144
15110635* +LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
15110636* +Mariner Finance, Attn: Bankruptcy Department, 8211 Town Center Dr.,
Baltimore, MD 21236-5904
15110637* +Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15110639* +Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
15110640* +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
15110643* +RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409,
Charlotte, NC 28219-9409
15110644* +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
15110645* +Statebridge Company Ll, 5680 Greenwood Plaza Blvd, Greenwood Village, CO 80111-2414
15110647* +Tribute Card, Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555
15110648* +Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTALS: 3, * 21, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2019 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor Shawn W Deffner areese8897@aol.com,
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
James Warmbrodt on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION
bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5